

Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
2/14/22 12:51 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

IN RE:  
TERRY J. GAVIN, JR.

Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-24425

Chapter 13

Related to Dkt. No. 67

ORDER OF COURT

AND NOW, this 14th day of February 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:

  
GREGORY J. TADDONIO jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Terry J. Gavin, Jr.  
Debtor

Case No. 16-24425-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 14, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db	+ Terry J. Gavin, Jr., 59 Bradford Avenue, Pittsburgh, PA 15205-3120
cr	+ Borough of Crafton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14364423	+ Borough of Crafton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14329141	Borough of Crafton, c/o Jordan Tax Service, Canonsburg, PA 15317
14329142	+ Borough of Crafton, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14342483	+ Carlynton School District Real Estate Taxes, c/o Andrews & Price, 1500 Admore Boulevard, Suite 506, Pittsburgh, PA 15221-4468
14329150	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14385097	+ US Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 15 2022 03:44:12	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 15 2022 03:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14329140	+ Email/Text: ally@ebn.phinsolutions.com	Feb 15 2022 03:43:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14346892	Email/Text: ally@ebn.phinsolutions.com	Feb 15 2022 03:43:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
14329143	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 15 2022 03:44:15	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14397516	+ Email/Text: bankruptcy@cavps.com	Feb 15 2022 03:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14329144	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2022 03:44:10	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14329145	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2022 03:44:16	Citibank/Best Buy, Centalized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis, MO 63179-0040
14329146	+ Email/Text: mrdiscen@discover.com	Feb 15 2022 03:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14409287	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 15 2022 03:43:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14329147	+ Email/Text: Bankruptcy@ICSystem.com	Feb 15 2022 03:43:00	IC Systems, Inc, Re: Banfield Pet Hospital, 444 Highway 96 East, St Paul, MN 55127-2557
14329148	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 15 2022 03:43:00	Internal Revenue Service, P.O. Box 7346,

District/off: 0315-2

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Total Noticed: 32

			Philadelphia, PA 19101-7346
14329149	+ Email/Text: bk@lendingclub.com	Feb 15 2022 03:43:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14338340	+ Email/PDF: cbp@onemainfinancial.com	Feb 15 2022 03:44:08	OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
14329151	+ Email/PDF: cbp@onemainfinancial.com	Feb 15 2022 03:44:14	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14398257	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2022 03:43:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14329152	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2022 03:43:00	PNC Mortgage, Attn: Customer Service Research, B-6-YMO7-01-07, PO Box 1820, Dayton, OH 45401-1820
14691675	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 15 2022 03:44:12	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14408916	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 15 2022 03:44:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14343297	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14364949	+ Email/Text: ebnpeoples@grblaw.com	Feb 15 2022 03:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14362329	Email/Text: bnc-quantum@quantum3group.com	Feb 15 2022 03:43:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14329153	+ Email/PDF: gecsedl@recoverycorp.com	Feb 15 2022 03:44:11	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14329154	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 15 2022 03:43:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Terry J. Gavin Jr. keenan662@gmail.com, melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Crafton jhunt@grblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8